

**Information to identify the case:**

Debtor 1

**Sharon T Lee-Williams**

Social Security number or ITIN xxx-xx-5983

EIN --\_-----

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --\_-----

United States Bankruptcy Court District of New Jersey

Case number: **19-18521-CMG**

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Sharon T Lee-Williams

6/28/24

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Sharon T Lee-Williams  
Debtor

Case No. 19-18521-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Jun 28, 2024

User: admin  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
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+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 30, 2024:

Recip ID	Recipient Name and Address
db	+ Sharon T Lee-Williams, 290 Greenland Avenue, Trenton, NJ 08638-3630
cr	+ Credit Union of New Jersey, c/o Peter J. Liska, LLC, 766 Shrewsbury Ave., Tinton Falls, NJ 07724-3001

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 28 2024 20:50:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Jun 28 2024 20:50:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Jun 28 2024 20:48:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
cr	+ Email/Text: RASEBN@raslg.com	Jun 28 2024 20:48:00	Select Portfolio Servicing Inc., RAS Crane, LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
518208815	+ EDI: BANKAMER	Jun 29 2024 00:27:00	Bank Of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998-2238
518208816	+ EDI: BANKAMER	Jun 29 2024 00:27:00	Bank Of America, 4909 Savarese Circle, FI1-908-01-50, Tampa, FL 33634-2413
518304773	+ EDI: BANKAMER2	Jun 29 2024 00:27:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518308908	EDI: BANKAMER	Jun 29 2024 00:27:00	Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
518208817	+ EDI: TSYS2	Jun 29 2024 00:27:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
518208827	Email/Text: bankruptcy@cunj.org	Jun 28 2024 20:50:00	Credit Union of New Jersey, Attn: Bankruptcy, Po Box 7921, Ewing, NJ 08628
518261353	Email/Text: bankruptcy@cunj.org	Jun 28 2024 20:50:00	Credit Union of New Jersey, Attn: Risk Mitigation Dept, POB 7921, Ewing, NJ 08628-3010
518208818	+ EDI: CAPITALONE.COM	Jun 29 2024 00:27:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518208819	+ EDI: CAPONEAUTO.COM	Jun 29 2024 00:27:00	Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518260576	+ Email/Text: RASEBN@raslg.com	Jun 28 2024 20:48:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518208821	+ EDI: CITICORP	Jun 29 2024 00:27:00	Citibank/The Home Depot, Attn:

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			Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518208822	+ EDI: CITICORP	Jun 29 2024 00:27:00	Citicards Cbna, Citi Bank, Po Box 6077, Sioux Falls, SD 57117-6077
518208823	+ EDI: WFNNB.COM	Jun 29 2024 00:27:00	Comenity Bank/Pier 1, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
518208824	+ EDI: WFNNB.COM	Jun 29 2024 00:27:00	Comenity/MPRC, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
518208825	+ EDI: WFNNB.COM	Jun 29 2024 00:27:00	Comenitycapital/hlthip, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
518208826	+ EDI: WFNNB.COM	Jun 29 2024 00:27:00	Comenitycb/gordon, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
518208828	+ EDI: SYNC	Jun 29 2024 00:27:00	GEMB / HH Gregg, Attention: Bankruptcy, Po Box 103106, Roswell, GA 30076-9106
518208820	EDI: JPMORGANCHASE	Jun 29 2024 00:27:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518330201	Email/PDF: resurgentbknotifications@resurgent.com	Jun 28 2024 21:02:06	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518208829	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 28 2024 20:48:00	Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
518308860	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 28 2024 20:48:00	NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, PO Box 619096, Dallas TX 75261-9096
518208830	+ Email/Text: electronicbkydocs@nelnet.net	Jun 28 2024 20:50:00	Nelnet Loans, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
518254996	+ Email/Text: ECMCBKNotices@ecmc.org	Jun 28 2024 20:50:00	Nelnet on behalf of College Assist, College Assist, PO Box 16358, St. Paul, MN 55116-0358
518208831	+ Email/Text: bnc@nordstrom.com	Jun 28 2024 20:49:34	Nordstrom Signature Visa, Attn: Bankruptcy, Po Box 6555, Englewood, CO 80155-6555
518208832	Email/Text: Bankruptcy.Notices@pnc.com	Jun 28 2024 20:48:00	Pnc Bank, Atn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5, Cleveland, OH 44101
518337347	EDI: PRA.COM	Jun 29 2024 00:27:00	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
518322015	EDI: Q3G.COM	Jun 29 2024 00:27:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
518453551	+ Email/Text: RASEBN@raslg.com	Jun 28 2024 20:48:00	Select Portfolio Servicing, Inc., c/o RAS Crane, LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
518355367	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 28 2024 20:51:00	Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250, Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
518355366	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 28 2024 20:51:00	Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
518208836	+ EDI: SYNC	Jun 29 2024 00:27:00	Syncb/Lord & Taylor, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518208833	+ EDI: SYNC	Jun 29 2024 00:27:00	Syncb/armstrong, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518208834	+ EDI: SYNC	Jun 29 2024 00:27:00	Syncb/hhgreg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518208835	+ EDI: SYNC	Jun 29 2024 00:27:00	Syncb/home Design Se, Attn: Bankruptcy, Po Box

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518208837	+ EDI: SYNC	Jun 29 2024 00:27:00	965060, Orlando, FL 32896-5060 Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518208838	+ EDI: SYNC	Jun 29 2024 00:27:00	Synchrony Bank/Old Navy, Po Box 965005, Orlando, FL 32896-5005
518208839	+ EDI: WTRRNBANK.COM	Jun 29 2024 00:27:00	Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475
518208840	+ EDI: WFFC2	Jun 29 2024 00:27:00	Wells Fargo/Bob's Discount Furniture, Attn: Bankruptcy, Po Box 10438, Des Moines, IA 50306-0438
518208841	EDI: WFFC	Jun 29 2024 00:27:00	Wells Fargo/Preferred, CscI Dispute Team N8235-04m, Des Moines, IA 50306

TOTAL: 43

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 30, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 28, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Aleisha Candace Jennings	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper ajennings@hillwallack.com
Aleisha Candace Jennings	on behalf of Creditor Select Portfolio Servicing Inc. ajennings@hillwallack.com
Andrew M. Lubin	on behalf of Creditor Select Portfolio Servicing Inc. nj-ecfmail@mwc-law.com, alubin@milsteadlaw.com
Candyce Ilene Smith-Sklar	on behalf of Debtor Sharon T Lee-Williams njpalaw@gmail.com r56958@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor Select Portfolio Servicing Inc. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Select Portfolio Servicing Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Kevin Gordon McDonald	

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on behalf of Creditor Select Portfolio Servicing Inc. kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

Michael R. DuPont

on behalf of Creditor Credit Union of New Jersey dupont@redbanklaw.com lori@redbanklaw.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11